



3627  
Docket No.: 36287-02601

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: LARDY, et al.  
Serial No.: 09/671,783  
Filing Date: September 27, 2000  
Title: METHOD AND SYSTEM FOR DETERMINING A COMPANY'S  
PROBABILITY OF NO DEFAULT  
Paper Filed: Response to Election/Restriction Requirement

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GROUP 3600



PATENT

Docket No.: 36287-00900

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicant(s) : LARDY et al.

Serial No. : 09/671,783

Group Art Unit : 3627

Filed : September 27, 2000

Examiner : Gort, Elaine

For : ***METHOD AND SYSTEM FOR DETERMINING A COMPANY'S  
PROBABILITY OF NO DEFAULT*****RESPONSE TO ELECTION/RESTRICTION REQUIREMENT**

Mail Stop Non-Fee Amendment  
COMMISSIONER FOR PATENTS  
PO Box 1450  
Alexandria, VA 22313-1450

Sir:

In response to the Examiner's Election/Restriction Requirement dated August 29, 2003, Applicants hereby submit this response.

Amendments to the Claims are reflected in the listing of claims, which begins on page 2 of this paper.

Remarks/Arguments section begins on page 7 of this paper.

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